

Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2004

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	CITY OF MILWAUKEE	233	0	100.00%	99.88%	98.86%
15091	RURAL MUTUAL INS CO	92	0	100.00%	98.13%	98.66%
30562	AMERICAN MANUFACTURERS MUT	2	0	100.00%	83.33%	84.94%
18910	AMERICAN PROTECTION INS CO	1	0	100.00%	21.74%	85.67%
29157	UNITED WISCONSIN	221	2	99.10%	98.74%	98.90%
10677	CINCINNATI INSURANCE CO THE	81	1	98.77%	96.23%	96.53%
15261	SOCIETY INSURANCE A MUTUAL C	333	5	98.50%	98.29%	98.95%
25674	TRAVELERS PROPERTY CAS CO OF A	158	3	98.10%	96.10%	96.91%
26069	WAUSAU BUSINESS INS CO	95	2	97.89%	97.46%	95.87%
24988	SENTRY INSURANCE A MUTUAL CO	593	17	97.13%	94.76%	96.15%
SI	DEPT OF ADMINISTRATION	99	3	96.97%	96.74%	96.60%
21458	EMPLOYERS INSURANCE CO OF WA	395	12	96.96%	97.57%	95.83%
SI	GENERAL MOTORS CORPORATION	31	1	96.77%	98.32%	97.30%
14184	ACUITY INSURANCE CO	385	15	96.10%	94.71%	94.94%
24449	REGENT INSURANCE CO	176	7	96.02%	98.19%	96.74%
26042	WAUSAU UNDERWRITERS INS CO	99	4	95.96%	98.31%	93.99%
23043	LIBERTY MUTUAL INS CO	118	5	95.76%	92.12%	89.75%
21407	EMCASCO INSURANCE CO	92	4	95.65%	96.11%	97.28%
15350	WEST BEND MUTUAL INS CO	470	25	94.68%	96.66%	97.95%
23035	LIBERTY MUTUAL FIRE INS CO	159	9	94.34%	93.69%	89.52%
24147	OLD REPUBLIC INS CO	147	13	91.16%	92.19%	90.62%
23817	ILLINOIS NATIONAL INS CO	87	10	88.51%	94.06%	92.26%
35386	FIDELITY & GUARANTY INS CO	59	7	88.14%	82.37%	85.17%
40827	VIRGINIA SURETY CO INC	16	2	87.50%	95.56%	97.30%
20494	TRANSPORTATION INSURANCE CO	111	14	87.39%	80.04%	88.01%
16535	ZURICH AMERICAN INSURANCE CO	414	55	86.71%	88.81%	90.75%
19445	NATIONAL UNION FIRE INS CO OF P	44	13	70.45%	78.13%	84.47%
22748	PACIFIC EMPLOYERS INS CO	33	16	51.52%	46.31%	70.95%
24872	CONNECTICUT INDEMNITY CO THE	1	1	0.00%	68.75%	92.29%
22977	LUMBERMENS MUTUAL CAS CO	6	7	-16.67%	0.00%	78.25%
Totals for Group:		4,751	253	94.67%	94.24%	94.15%

Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
22659	INDIANA INSURANCE CO	3	0	100.00%	100.00%	98.38%
SI	MILWAUKEE BOARD OF SCHOOL D	88	0	100.00%	99.71%	97.38%
SI	BRIGGS & STRATTON CORP	31	0	100.00%	99.14%	98.20%
13935	FEDERATED MUTUAL INS CO	42	1	97.62%	98.80%	98.79%
24414	GENERAL CAS CO OF WI	75	3	96.00%	98.61%	96.51%
14303	INTEGRITY MUTUAL INS CO	65	0	100.00%	98.54%	99.19%
13986	FRANKENMUTH MUTUAL INS CO	95	2	97.89%	98.46%	98.83%
SI	MILWAUKEE TRANSPORT SERVIC	36	0	100.00%	98.40%	99.18%
26425	WAUSAU GENERAL INS CO	35	2	94.29%	98.29%	94.76%
31003	TRI STATE INS CO OF MN	96	2	97.92%	97.74%	96.96%
25402	AMCOMP ASSURANCE CORP	66	0	100.00%	97.70%	98.96%
22322	GREENWICH INSURANCE CO	58	0	100.00%	97.63%	98.84%
10472	CAPITOL INDEMNITY CORP	24	0	100.00%	97.62%	98.51%
25976	UTICA MUTUAL INS CO	12	0	100.00%	97.37%	97.27%
31895	AMERICAN INTERSTATE INS CO	35	1	97.14%	96.97%	98.29%
25682	TRAVELERS INDEMNITY CO OF CT T	24	0	100.00%	96.70%	97.04%
22543	SECURA INSURANCE A MUTUAL C	97	2	97.94%	96.64%	97.21%
SI	TARGET CORP (STORES)	10	0	100.00%	96.55%	96.65%
SI	UW-SYSTEM ADMINISTRATION	45	0	100.00%	96.37%	97.78%
42404	LIBERTY INSURANCE CORP	148	6	95.95%	96.34%	93.10%
SI	WISCONSIN BELL INC	26	1	96.15%	96.30%	72.08%
20281	FEDERAL INSURANCE CO	47	3	93.62%	95.98%	95.43%
18988	AUTO OWNERS INS CO	25	2	92.00%	95.87%	98.60%
24830	CITIES & VILLAGES MUTUAL INS C	18	1	94.44%	95.83%	96.58%
SI	SCHNEIDER NATIONAL CARRIERS I	21	2	90.48%	95.70%	97.38%
24767	ST PAUL FIRE & MARINE INS CO	77	3	96.10%	95.51%	94.93%
19305	ASSURANCE COMPANY OF AMER	5	1	80.00%	95.45%	86.24%
19275	AMERICAN FAMILY MUTUAL INS C	50	1	98.00%	95.43%	97.55%
21415	EMPLOYERS MUTUAL CASUALTY C	118	8	93.22%	95.13%	97.06%
20346	PACIFIC INDEMNITY CO	6	0	100.00%	95.12%	93.48%
40142	AMERICAN ZURICH INS CO	8	1	87.50%	94.44%	94.64%
29459	TWIN CITY FIRE INS CO	73	2	97.26%	94.32%	95.51%
19259	SELECTIVE INS CO OF SOUTH CARO	12	1	91.67%	94.29%	94.96%
30104	HARTFORD UNDERWRITERS INS CO	29	2	93.10%	93.18%	95.65%
SI	KOHLER CO	34	0	100.00%	93.16%	95.53%
19410	COMMERCE & INDUSTRY INS CO	66	4	93.94%	92.98%	92.90%
15393	WISCONSIN AMERICAN MUTUAL I	1	0	100.00%	92.59%	97.94%
19682	HARTFORD FIRE INSURANCE CO	18	2	88.89%	92.47%	96.28%
19380	AMERICAN HOME ASSURANCE CO	60	8	86.67%	92.21%	93.96%
SI	CITY OF MADISON	28	1	96.43%	90.91%	93.60%
24228	PEKIN INSURANCE CO	27	3	88.89%	90.82%	93.16%
10166	ACCIDENT FUND INS CO OF AMERIC	105	9	91.43%	89.97%	91.50%
40967	ST PAUL FIRE & CASUALTY INS CO	10	0	100.00%	88.14%	92.96%
41181	UNIVERSAL UNDERWRITERS INS C	6	0	100.00%	83.78%	72.62%
39357	TRAVELERS INSURANCE CO THE	5	2	60.00%	82.61%	92.21%
SI	STORA ENSO NORTH AMERICA COR	29	1	96.55%	81.71%	94.89%
SI	DAIMLERCHRYSLER CORPORATIO	10	1	90.00%	80.39%	89.11%
19429	INSURANCE COMPANY OF STATE O	38	8	78.95%	77.40%	86.98%
20486	TRANSCONTINENTAL INSURANCE C	9	2	77.78%	75.41%	91.33%
21873	FIREMANS FUND INS CO	5	3	40.00%	74.19%	85.87%

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<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
24589	AMERICAN & FOREIGN INS CO	6	2	66.67%	70.97%	92.36%
22918	AMERICAN MOTORISTS	2	0	100.00%	70.00%	87.33%
25887	UNITED STATES FIDELITY & GUARA	17	3	82.35%	67.62%	80.52%
24678	ROYAL INDEMNITY CO	4	1	75.00%	54.05%	93.01%
24902	SECURITY INSURANCE CO OF HART	3	1	66.67%	52.38%	92.33%
25879	FIDELITY & GUARANTY INS UNDERW	2	0	100.00%	45.45%	80.53%
42650	ONEBEACON MIDWEST INS CO	0	0	0.00%	0.00%	77.97%
21237	CASUALTY RECIPROCAL EXCHANG	0	0	0.00%	0.00%	93.68%
19895	ATLANTIC MUTUAL INS CO	0	1	0.00%	-57.14%	70.79%
Totals for Group:		2,085	99	95.25%	93.88%	94.74%

Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	FEDERAL EXPRESS CORPORATION	13	0	100.00%	100.00%	98.17%
SI	TECUMSEH PRODUCTS COMPANY	0	0	0.00%	100.00%	97.89%
25143	STATE FARM FIRE & CASUALTY CO	18	0	100.00%	96.92%	97.81%
36919	HAWKEYE SECURITY INS CO	15	0	100.00%	100.00%	97.74%
10804	CONTINENTAL WESTERN INS CO	12	1	91.67%	96.08%	97.66%
33588	FIRST LIBERTY INS CORP THE	8	0	100.00%	98.28%	97.42%
SI	J C PENNEY CORPORATION INC	3	0	100.00%	95.24%	96.39%
14117	GRINNELL MUT REINSUR CO	10	1	90.00%	94.12%	96.26%
25615	CHARTER OAK FIRE INS CO	3	0	100.00%	100.00%	96.08%
11371	GREAT WEST CASUALTY CO	15	0	100.00%	98.15%	96.03%
29424	HARTFORD CASUALTY INS CO	10	1	90.00%	91.30%	96.00%
SI	ILLINOIS TOOL WORKS INC	2	0	100.00%	100.00%	95.65%
19038	TRAVELERS CASUALTY & SURETY C	26	0	100.00%	94.85%	95.59%
23787	NATIONWIDE MUTUAL INS CO	22	4	81.82%	91.55%	95.24%
21261	ELECTRIC INSURANCE CO	4	0	100.00%	100.00%	95.06%
21180	SENTRY SELECT	8	0	100.00%	94.74%	94.78%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.00%	0.00%	94.74%
SI	KWIK TRIP INC	17	0	100.00%	89.66%	94.37%
21113	UNITED STATES FIRE INS CO	7	0	100.00%	89.66%	94.27%
21865	ASSOCIATED INDEMNITY CORP	17	0	100.00%	97.65%	94.16%
22489	HIGHLANDS INSURANCE CO	0	0	0.00%	0.00%	93.94%
23434	MIDDLESEX INSURANCE CO	7	0	100.00%	80.77%	93.90%
20508	VALLEY FORGE INS CO	51	5	90.20%	89.12%	93.21%
25658	TRAVELERS INDEMNITY COMPANY	2	1	50.00%	80.00%	93.02%
13439	PARTNERS MUTUAL INS CO	5	0	100.00%	86.36%	93.00%
14176	HASTINGS MUTUAL INS CO	11	1	90.91%	88.33%	92.64%
SI	KOHL'S FOOD STORES INC	1	0	100.00%	83.33%	92.31%
12262	PENN MFRS ASSOCIATION INS CO	3	0	100.00%	89.66%	91.18%
23280	CINCINNATI INDEMNITY CO	2	0	100.00%	80.00%	91.18%
21105	NORTH RIVER INS CO THE	0	0	0.00%	0.00%	90.48%
13838	FARMLAND MUTUAL INS CO	6	1	83.33%	80.00%	90.00%
20427	AMERICAN CASUALTY CO OF REA	9	4	55.56%	83.87%	88.75%
24112	WESTFIELD INSURANCE CO	4	2	50.00%	87.50%	86.59%
24775	ST PAUL GUARDIAN INS CO	1	0	100.00%	80.00%	86.21%
SI	PARKER-HANNIFIN CORPORATION	3	1	66.67%	82.61%	85.94%
11118	FEDERATED RURAL ELECTRIC INS C	5	1	80.00%	89.47%	85.53%
19356	MARYLAND CASUALTY CO	3	2	33.33%	92.11%	83.20%
24880	FIRE & CASUALTY INS CO OF CT TH	2	1	50.00%	50.00%	82.86%
24074	OHIO CASUALTY INS CO	9	1	88.89%	43.75%	81.11%
37273	FIREMANS FUND INS CO OF WI	0	1	0.00%	50.00%	80.70%
18023	STAR INSURANCE CO	3	2	33.33%	80.95%	80.00%
SI	INTERNATIONAL PAPER COMPANY	9	2	77.78%	94.87%	79.82%
21857	AMERICAN INSURANCE CO THE	1	0	100.00%	84.62%	79.63%
43575	INDEMNITY INSURANCE CO OF NOR	56	12	78.57%	82.76%	79.47%
22217	GULF INSURANCE CO	0	0	0.00%	85.71%	77.78%
19704	AMERICAN STATES INS CO	0	0	0.00%	60.00%	75.61%
SI	GREDE FOUNDRIES INC	1	0	100.00%	71.43%	73.68%
27855	ZURICH AMERICAN INS OF IL	4	0	100.00%	87.50%	72.73%
SI	KMART CORPORATION	0	0	0.00%	0.00%	71.79%
34207	WESTPORT INSURANCE CORPORAT	6	1	83.33%	59.09%	70.63%

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<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
22667	ACE AMERICAN INSURANCE CO	167	46	72.46%	64.38%	65.09%
SI	JEWEL FOOD STORES INC	4	0	100.00%	20.00%	52.70%
Totals for Group:		585	91	84.44%	83.04%	87.00%